

## United States Bankruptcy Court

Western District of Missouri

**Case No. 20-50117-btf7**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Janee Rachelle Moon  
fka Janee RaChelle Cooney  
11 Railroad Circle  
Lathrop, MO 64465

Social Security / Individual Taxpayer ID No.:

xxx-xx-3175

Employer Tax ID / Other nos.:

### DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 8/5/20

Brian T. Fenimore  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Janee Rachelle Moon  
DebtorCase No. 20-50117-btf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0866-5

User: admin  
Form ID: b18Page 1 of 2  
Total Noticed: 40

Date Rcvd: Aug 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2020.

db +Janee Rachelle Moon, 11 Railroad Circle, Lathrop, MO 64465-9724  
 16661343 +Abbott, Osborn, Jacobs, PC, 974-73rd St., Suite 20, West Des Moines, IA 50265-1026  
 16661344 +Alliance Radiology, PA, P. O. Box 3178, Indianapolis, IN 46206-3178  
 16661347 +Cawley & Bergmann, LLC, 550 Broad Street, Suite 1001, Newark, NJ 07102-4542  
 16661348 +Central States Recovery, Inc., P.O. Box 3130, Hutchinson, KS 67504-3130  
 16661353 +Citibank, P.O. Box 790057, Saint Louis, MO 63179-0057  
 16661354 Commerce Bank, P. O. Box 49248, Kansas City, MO 64141  
 16661356 +Credit Control, LLC, P.O. Box 546, Hazelwood, MO 63042-0546  
 16661357 +Emergent Care Plus, LLC, P.O. Box 843833, Los Angeles, CA 90084-3833  
 16661359 +GLCACI02, P.O. Bo 1280, Oaks, PA 19456-1280  
 16661361 +Liberty Hospital, P.O. Box 1280, Oaks, PA 19456-1280  
 16661362 +Liberty Hospital Emergency Medicine Physician, P.O. Box 219951, Kansas City, MO 64121-9951  
 16661363 +MAWD Laboratory Partners, PA, P.O. Box 843133, Kansas City, MO 64184-3133  
 16661364 +MAWD Pathology Group, Inc., P. O. Box 804910, Kansas City, MO 64180-4910  
 16661365 +Metro Emergency Physicians, P.O. Box 78009, Saint Louis, MO 63178-8009  
 16661366 +Midland Credit Management, P.O. Box 301030, Los Angeles, CA 90030-1030  
 16661367 +Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007  
 16661370 +NCB Management Services Incorporated, P.O. Box 1099, Langhorne, PA 19047-6099  
 16661369 +National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476  
 16661372 +Pittenger Law Group, 6900 College Blvd., Suite 325, Shawnee Mission, KS 66211-1513  
 16661375 +St. Lukes Health System, P.O. Box 803998, Kansas City, MO 64180-0001  
 16661376 +State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314  
 16661377 +State Collection Services, Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314  
 16661380 University Health Physician, 2310 Holmes Suite 800, Kansas City, MO 64108-2602

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: ecfnotices@dor.mo.gov Aug 05 2020 22:45:23 Missouri Department of Revenue,  
 General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475  
 cr +EDI: RMSC.COM Aug 06 2020 02:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 16661345 EDI: BANKAMER2.COM Aug 06 2020 02:28:00 Bank of America, P. O. Box 15102,  
 Wilmington, DE 19886  
 16661352 EDI: CITICORP.COM Aug 06 2020 02:28:00 Citi Cards, P.O. Box 78045, Phoenix, AZ 85062  
 16661346 +E-mail/Text: bankruptcy@cavps.com Aug 05 2020 22:46:17 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322  
 16661351 +EDI: CITICORP.COM Aug 06 2020 02:28:00 Citi Bank, P.O. Box 6077,  
 Sioux Falls, SD 57117-6077  
 16661355 +E-mail/Text: cacubankruptcy@cacu.com Aug 05 2020 22:46:02 Community America Credit Union,  
 11125 Ambassador Dr., STE 100, Kansas City, MO 64153-2033  
 16661358 +E-mail/Text: data\_processing@fin-rec.com Aug 05 2020 22:45:42  
 Financial Recovery Services, Inc., P.O. Box 385908, Minneapolis, MN 55438-5908  
 16661360 +EDI: RMSC.COM Aug 06 2020 02:28:00 JCPenny, P.O. Box 960001, Orlando, FL 32896-0001  
 16661349 EDI: JPMORGANCHASE Aug 06 2020 02:28:00 Chase, Cardmember Services, P.O. Box 94014,  
 Palatine, IL 60094  
 16661371 +E-mail/Text: suewoodsnic@gmail.com Aug 05 2020 22:46:38  
 Nemos Investigations & Collections, Inc., P.O. Box 30517, Phoenix, AZ 85046-0517  
 16661541 +EDI: PRA.COM Aug 06 2020 02:28:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 16661373 +EDI: RMSC.COM Aug 06 2020 02:28:00 Sams Club, P.O. Box 530942, Atlanta, GA 30353-0942  
 16661374 +E-mail/Text: LGCBankruptcyLegal@spireenergy.com Aug 05 2020 22:46:40 Spire, Drawer 2,  
 Saint Louis, MO 63171-0002  
 16661378 +EDI: RMSC.COM Aug 06 2020 02:28:00 Synchrony Bank, Attn: BK Department,  
 P.O. Box 965004, Orlando, FL 32896-5004  
 16661379 +EDI: TFSR.COM Aug 06 2020 02:28:00 Toyota Motor Credit, P.O. Box 105386,  
 Atlanta, GA 30348-5386

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

16661368 N/A  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 16661350\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
 MONROE LA 71203-4774  
 (address filed with court: Chase, Cardmember Services, P. O. Box 94014,  
 Palatine, IL 60094)

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Form ID: b18

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2020 at the address(es) listed below:

Bruce E. Strauss on behalf of Trustee Bruce E. Strauss trustee@merrickbakerstrauss.com, MO28@ecfcbis.com;bes@trustesolutions.net

Bruce E. Strauss trustee@merrickbakerstrauss.com, MO28@ecfcbis.com;bes@trustesolutions.net  
Daniel L. Allen on behalf of Debtor 1 Janee Rachelle Moon allenassociatesecf@gmail.com, allenassociatesecf@yahoo.com

TOTAL: 3